REMARKS/ARGUMENTS

Entry of the above amendment is respectfully requested. Claims 1 and 3 have been amended and new claim 17 has been added. Claims 1 - 4, 8 – 11, 13, 14, 16 and 17 are now pending. Favorable reconsideration and allowance of this application is respectfully requested in light of the remarks that follow.

Drawing Objections

The application identified above was filed with informal drawings. Therefore, enclosed herewith is a set of formal drawings labeled as replacement sheets (2 sheets; Figs. 1-3). Please enter these drawings into the file.

Fig. 1 was objected to for failing to show elements 18, 28, 37, 38, 40, 42, 44, 46, 48 and 50. Elements 18, 28, 37, 38, 40, 42, 44, 46, and 48 are shown in Fig. 3 as they are part of the flowchart describing the programming of the computers in Fig. 1. Paragraph [0021] has been amended to refer to Figs. 1 and 3 so that elements 18, 28, 37, 38, 40, 42, 44, 46, and 48 are discussed in reference to Fig. 3. Element 50 is shown in Fig. 2 as it is part of the block diagram of the memory structures of the authorization computer of Fig. 1 showing the paths of information flow. Paragraph [0027] has been amended to indicate that element 50 is shown in Fig. 2.

Fig. 2 was objected to for failing to show elements 66, 74 and 75. Element 66 is shown in Fig. 3 as it is part of the flowchart describing the programming of the computers in Fig. 1. Paragraph [0033] states that element 66 is shown in Fig. 3. Elements 74 and 75 are shown in Fig. 2 as they are part of the of the block diagram of the memory structures of the authorization computer of Fig. 1 showing the paths of information flow. Paragraph [0036] has been amended to refer to Figs. 1 - 3 so that element 74 is discussed in reference to Fig. 2. Element 75 is discussed in reference Fig. 2.

In view of these amendments and the submission of the formal drawings, the Applicants respectfully request that the objection to the drawings be withdrawn.

Specification Objections

The Specification was objected to because it could not be determined from the specification what reference characters are for which drawing figures beginning on line 4 of

page 10 to line 29 of page 10. Paragraph [0036] has been amended to refer to Figs. 1 - 3 so that it is clear that the reference characters discussed in paragraphs [0036] to [0038] refer to Figs. 1 - 3.

Applicants respectfully contend that the drawing description for Fig. 3 is not missing. Paragraph [0019] includes a brief description of Fig. 3 and Fig. 3 is discussed in various paragraphs of the detailed description (see paragraphs [0020] through [0040]).

In view of this amendment, the Applicants respectfully request that the objection to the specification be withdrawn.

Claim Objections

Claim 1 was objected to because of the placement of "and." Applicants contend that the "and" is properly placed to join the common claim limitations (i.e. "and" connects items of the same type) and requires no correction. Moving "and" to the suggested position would improperly connect limitations of a different type.

Claim Rejections 35 USC §112

Claims 1, 2, 9 - 11, 13 and 14 were rejected under 35 USC § 112 as being indefinite. Claims 1, 2, 9 - 11, 13 and 14 were said to be allowable if rewritten or amended to overcome the rejections under 35 USC § 112.

Claim 1 was rejected because the limitation "a probability of a payment obligation by the customer being honored" appeared to be out of place. Claim 1 has been amended so that the claim is more clear.

Claims 1, 2, 9 - 11, 13 and 14 were rejected based on the limitations "unique customer identifier" and "customer identifier." "Unique customer identifier" is a different claim limitation than "customer identifier" (see paragraphs [0007], [0014], and [0031]), and both limitations are used in the claims.

Claim 2 was rejected because "unique customer identifier" and "customer identifier" were said to lack sufficient antecedent basis. Applicants respectfully contend that proper antecedent basis for both terms is provided in claim 1 from which claim 2 depends.

Suggested Claim Amendments

Claim 3 has been amended to clarify that the <u>authorization indication</u> provides the responses of accepted or not accepted. The limitations relating to the guarantee have been removed from claim 3 and added to new claim 17 that depends from claim 3. As now stated in claim 1, the authorization indication is based on the statistical element indicating a probability of payment obligation by the customer being honored. The claims clearly recite that the decision whether to accept a check is based on probability of payment. Applicants contend that claims 3 and 17 clearly define over the art of record.
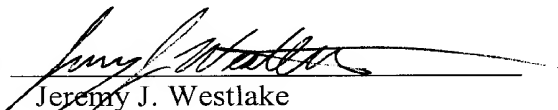
Conclusion

In view of the amendments and arguments above, the claims are now believed to more clearly define over the art of record. Hence, reconsideration and allowance of amended claims 1 - 4, 8 - 11, 13, 14, 16 and 17 are respectfully requested.

The Commissioner is authorized to charge any fees under 37 CFR § 1.17 that may be due on this application to Deposit Account 17-0055. The Commissioner is also authorized to treat this amendment and any future reply in this matter requiring a petition for an extension of time as incorporating a petition for extension of time for the appropriate length of time as provided by 37 CFR § 136(a)(3).

Please do not hesitate to contact the undersigned if you have any questions or if I can be of further assistance.

Respectfully submitted,

TIMOTHY LABADIE

By: _____

Jeremy J. Westlake
Reg. No. 57,470
Attorney for Applicant
Quarles & Brady LLP
411 E. Wisconsin Avenue
Milwaukee WI 53202-4497
(414) 277-5723